

Information to identify the case:

Debtor 1	Fred Ayres III	Social Security number or ITIN	xxx-xx-3183
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20296-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fred Ayres III

5/15/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Fred Ayres, III
Debtor

Case No. 20-20296-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: May 15, 2024

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2024:

Recip ID	Recipient Name and Address
db	+ Fred Ayres, III, 344 Church Street, Bridgeville, PA 15017-1809
cr	+ Borough of Bridgeville, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
15229304	+ Borough of Bridgeville, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15189922	+ Bridgeville Borough, 425 Bower Hill road, Bridgeville, PA 15017-2379
15189923	+ Chartier Valley School District, 2030 Swallow Hill Road, Pittsburgh, PA 15220-1699
15189929	+ PHH Mortgage, PO Box 5459, Mount Laurel, NJ 08054-5459
15189930	+ Robert Crawley, Esquire, RAS Citron, LLC, 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710
15189932	+ Select Portfolio Servicing, 1123 Parkview Drive, Covina, CA 91724-3765
15189933	#+ South Fayette SD and Township, 515 Millers Run Road, Morgan, PA 15064-9726
15189935	+ Visa, PO Box 6818, Carol Stream, IL 60197-6818

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 16 2024 03:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 15 2024 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 16 2024 03:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 15 2024 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	Chartiers Valley School District, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: RASEBN@raslg.com	May 15 2024 23:40:00	New Residential Mortgage Loan Trust 2017-3, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: ebnpeoples@grblaw.com	May 15 2024 23:40:00	Peoples Natural Gas Company LLC, c/o S. James

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			Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	South Fayette School District, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	Township of South Fayette, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
15189921	^ MEBN	May 15 2024 23:38:44	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15198068	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2024 23:40:00	Citizens Bank N.A, One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
15229307	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15189924	+ Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2024 23:40:00	Citizens Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886-1359
15229300	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15189925	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2024 23:41:00	Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
15189926	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2024 23:40:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15222780	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2024 23:40:00	NEW RESIDENTIAL MORTGAGE LOAN TRUST 2017-3, NATIONSTAR MORTGAGE LLC DBA MR.COOPER, ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS, TX 75261-9096
15189927	+ EDI: LCIPHHMRGT	May 16 2024 03:36:00	New Residential Mortgage, Loan Trust 2017-3, c/o PHH Mortgage Corporation, One Mortgage Way, Mount Laurel, NJ 08054-4637
15189928	+ Email/Text: heather.mauro@northwest.com	May 15 2024 23:40:00	Northwest Bank, PO Box 1793, Warren, PA 16365-6793
15208216	+ Email/Text: heather.mauro@northwest.com	May 15 2024 23:40:00	Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
15189931	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 15 2024 23:41:00	Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15229309	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	South Fayette School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15189934	+ EDI: SYNC	May 16 2024 03:36:00	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
15229350	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	Township of South Fayette, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15227154	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 15 2024 23:41:00	U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as indenture trust

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2024 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 amps@manleydeas.com
Alyk L Oflazian	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 amps@manleydeas.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 brian+ecf@briannicholas.com
Brian Nicholas	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 brian+ecf@briannicholas.com
Brian C. Thompson	on behalf of Debtor Fred Ayres III bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Charles Griffin Wohlrab	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Christopher A. DeNardo	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 logsecf@logs.com
David Neeren	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 dneeren@rasnj.com
Denise Carlon	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Township of South Fayette jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Bridgeville jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor South Fayette School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 mmiksich@kmlawgroup.com

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Michael John Clark

on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 mclark@squirelaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Sindi Mncina

on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 smncina@raslg.com

TOTAL: 20